

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: §
§
Gary Raminger § Case No. 14-46169
Susan Raminger §
§
Debtors §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Frank J. Kokoszka, Trustee, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 396,139.00
(Without deducting any secured claims)

Assets Exempt: 44,423.00

Total Distributions to Claimants: 4,453.94

Claims Discharged

Without Payment: 761,991.06

Total Expenses of Administration: 1,346.06

3) Total gross receipts of \$ 5,800.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$ 5,800.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$ 396,139.00	\$ 0.00	\$ 0.00	\$ 0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	NA	1,346.06	1,346.06	1,346.06
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	NA	NA	NA	NA
GENERAL UNSECURED CLAIMS (from Exhibit 7)	271,251.74	99,054.26	99,054.26	4,453.94
TOTAL DISBURSEMENTS	\$ 667,390.74	\$ 100,400.32	\$ 100,400.32	\$ 5,800.00

4) This case was originally filed under chapter 7 on 12/31/2014 . The case was pending for 24 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 12/20/2016 By: /s/Frank J. Kokoszka, Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
2009 Dodge Challenger - 50,000 Miles	1129-000	3,620.50
Tax Refund	1224-000	2,179.50
TOTAL GROSS RECEIPTS		\$ 5,800.00

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA		NA	NA
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$ NA

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Us Bank Home Mortgage 4801 Frederica St Owensboro, KY 42301		334,733.00	NA	NA	0.00
	Us Bank Po Box 5227 Cincinnati, OH 45201		61,406.00	NA	NA	0.00
TOTAL SECURED CLAIMS			\$ 396,139.00	\$ 0.00	\$ 0.00	\$ 0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Frank J. Kokoszka	2100-000	NA	1,330.00	1,330.00	1,330.00
Frank J. Kokoszka	2200-000	NA	16.06	16.06	16.06
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$ NA	\$ 1,346.06	\$ 1,346.06	\$ 1,346.06

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA	NA
TOTAL PRIORITY UNSECURED CLAIMS			\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	AT&T PO Box 5014 Carol Stream, IL 60197		1,016.48	NA	NA	0.00
	AT&T PO Box 5014 Carol Stream, IL 60197		1,016.48	NA	NA	0.00
	Berg Roofing 900 Ogden Avenue Suite 155		22,700.00	NA	NA	0.00
	Berg Roofing 900 Ogden Avenue Suite 155		22,700.00	NA	NA	0.00
	Best Buy 7601 Penn Avenue South Richfield, MN 55423		2,706.24	NA	NA	0.00
	Bk Of Amer Po Box 982235 El Paso, TX 79998		15,446.00	NA	NA	0.00
	Bk Of Amer Po Box 982235 El Paso, TX 79998		15,446.00	NA	NA	0.00
	Chase Po Box 15298 Wilmington, DE 19850		21,258.00	NA	NA	0.00
	Chase Po Box 15298 Wilmington, DE 19850		21,258.00	NA	NA	0.00
	Citibank Citicorp Credit Services/Attn: Centraliz Po Box 20507 Kansas City, MO 64195		23,281.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
64195	Citibank Citicorp Credit Services/Attn: Centraliz Po Box 20507 Kansas City, MO		23,281.00	NA	NA	0.00
64195	Citibank Sd, Na Attn: Centralized Bankruptcy Po Box 20363 Kansas City, MO		25,170.00	NA	NA	0.00
64195	Citibank Sd, Na Attn: Centralized Bankruptcy Po Box 20363 Kansas City, MO		25,170.00	NA	NA	0.00
63179	Citibank/The Home Depot Attn: Bankruptcy Po Box 790328 Saint Louis, MO		582.00	NA	NA	0.00
63179	Citibank/The Home Depot Attn: Bankruptcy Po Box 790328 Saint Louis, MO		582.00	NA	NA	0.00
15316	Discover Fin Svcs Llc Po Box Wilmington, DE 19850		10,854.00	NA	NA	0.00
15316	Discover Fin Svcs Llc Po Box Wilmington, DE 19850		10,854.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Rush Copley Patient Financial Services PO Box 352 Aurora, IL 60507		118.58	NA	NA	0.00
	Rush Copley Patient Financial Services PO Box 352 Aurora, IL 60507		212.77	NA	NA	0.00
	Rush Copley Patient Financial Services PO Box 352 Aurora, IL 60507		455.12	NA	NA	0.00
	Rush Copley Patient Financial Services PO Box 352 Aurora, IL 60507		56.07	NA	NA	0.00
	Rush Copley Patient Financial Services PO Box 352 Aurora, IL 60507		455.12	NA	NA	0.00
	Rush Copley Patient Financial Services PO Box 352 Aurora, IL 60507		64.11	NA	NA	0.00
	Rush Copley Patient Financial Services PO Box 352 Aurora, IL 60507		56.07	NA	NA	0.00
	Rush Copley Patient Financial Services PO Box 352 Aurora, IL 60507		64.11	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Rush Copley Patient Financial Services PO Box 352 Aurora, IL 60507		118.58	NA	NA	0.00
	Rush Copley Patient Financial Services PO Box 352 Aurora, IL 60507		856.62	NA	NA	0.00
	Rush Copley Patient Financial Services PO Box 352 Aurora, IL 60507		212.77	NA	NA	0.00
	Rush Copley Patient Financial Services PO Box 352 Aurora, IL 60507		856.62	NA	NA	0.00
	Us Bank 4325 17th Ave S Fargo, ND 58125		12,202.00	NA	NA	0.00
	Us Bank 4325 17th Ave S Fargo, ND 58125		12,202.00	NA	NA	0.00
2	Bergext Inc. Db a Berg Roofing	7100-000	NA	22,791.00	22,791.00	1,024.79
3	Citibank, N.A.	7100-000	NA	941.41	941.41	42.33
1	Discover Bank	7100-000	NA	11,346.29	11,346.29	510.18
7	Portfolio Recovery Associates, Llc	7100-000	NA	11,943.12	11,943.12	537.01

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
4	Pyod, Llc Its Successors And Assigns As Assignee	7100-000	NA	25,582.88	25,582.88	1,150.33
5	Pyod, Llc Its Successors And Assigns As Assignee	7100-000	NA	2,706.24	2,706.24	121.69
6	Pyod, Llc Its Successors And Assigns As Assignee	7100-000	NA	23,743.32	23,743.32	1,067.61
TOTAL GENERAL UNSECURED CLAIMS			\$ 271,251.74	\$ 99,054.26	\$ 99,054.26	\$ 4,453.94

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Exhibit 8

Case No:	14-46169	DRC	Judge:	Donald R Cassling	Trustee Name:	Frank J. Kokoszka, Trustee
Case Name:	Gary Raminger				Date Filed (f) or Converted (c):	12/31/2014 (f)
	Susan Raminger				341(a) Meeting Date:	01/27/2015
For Period Ending:	12/20/2016				Claims Bar Date:	06/04/2015

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Single Family Home 3540 Jeremy Ranch Ct. Naperville, IL 6056 Order Abandoning Real Property Entered on 12/9/2015 (Document Entry # 39)	400,000.00	Unknown	OA	0.00	FA
2. First American Checking Account	1,000.00	0.00		0.00	FA
3. 2 Couches, 1 Love Seat, 1 Kitchen Table And 4 Chairs, 1 Bedr	500.00	0.00		0.00	FA
4. 1 Computer And Office Furniture	400.00	0.00		0.00	FA
5. Work Clothing	200.00	0.00		0.00	FA
6. Local 597 Union Pension	27,562.00	0.00		0.00	FA
7. 2009 Dodge Challenger - 50,000 Miles Pursuant to Judge's strong recommendation, pursuant to an amended order entered on 2/12/2016 (Docket Entry #45) which resulted in trustee receiving the net amount of \$3620.50 instead of \$4141.00.	13,865.00	4,141.00		3,620.50	FA
8. 1998 Jeep Grand Cherokee - 123,000 Miles	1,176.00	Unknown		0.00	FA
9. Tax Refund (u) 2014 tax refund in the amount of \$2700.00 Pursuant to Judge's strong recommendation after an turnover order had been entered, the trustee agreed to accept \$2179.50 pursuant to an amended order entered on 2/12/2016 (Docket Entry #45)	2,700.00	2,700.00		2,179.50	FA

	Gross Value of Remaining Assets			
TOTALS (Excluding Unknown Values)	\$447,403.00	\$6,841.00	\$5,800.00	\$0.00
			(Total Dollar Amount in Column 6)	

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Real property was listed for sale since April 1, 2015

No offers made on the property.

On August 19, 2015, Trustee informed the Mortgage holder that he would agree to abandon the estate's interest in the real property.

Order on Motion for Turnover entered.

Trustee preparing Motion for Sale of Personal Property.

Debtor refused to comply with Turnover Order. Based on Judge's recommendation's Trustee reached a settlement with Debtors.

All assets administered. Trustee submitted a TFR to the UST for review and approval on 10/13/2016

Exhibit 8

Initial Projected Date of Final Report (TFR): 06/04/2016

Current Projected Date of Final Report (TFR): 10/31/2016

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 14-46169
Case Name: Gary Raminger
Susan Raminger

Trustee Name: Frank J. Kokoszka, Trustee
Bank Name: Bank of Kansas City
Account Number/CD#: XXXXXX0124
Checking

Exhibit 9

Taxpayer ID No: XX-XXX7225
For Period Ending: 12/20/2016

Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
02/08/16		First American Bank 700 Busse Rd. Elk Grove Village, IL 60007	Tax Refund Debtor originally agreed to pay \$6841 by agreed order, then refused to pay and only offered \$5800. Judge suggested it wasn't worth having evidentiary hearing over \$1000, so Trustee agreed to \$5800. Amount represents debtors' equity in auto(s) and tax refund, former of which was scheduled while latter of which was not. Since majority of it was for the auto(s), I used UTC for scheduled.		\$5,800.00		\$5,800.00
			Gross Receipts \$5,800.00				
	7		2009 Dodge Challenger - 50,000 Miles \$3,620.50	1129-000			
	9		Tax Refund \$2,179.50	1224-000			
12/05/16	101	Frank J. Kokoszka	Distribution			\$1,346.06	\$4,453.94
		Frank J. Kokoszka	Final distribution representing a payment of 100.00 % per court order. (\$1,330.00)	2100-000			
		Frank J. Kokoszka	Final distribution representing a payment of 100.00 % per court order. (\$16.06)	2200-000			
12/05/16	102	Discover Bank Discover Products Inc Po Box 3025 New Albany, Oh 43054-3025	Final distribution to claim 1 representing a payment of 4.50 % per court order.	7100-000		\$510.18	\$3,943.76
12/05/16	103	Bergext Inc. Db a Berg Roofing C/O Edgerton & Edgerton 125 Wood Street, Pob 218 West Chicago, Il 60186-3000	Final distribution to claim 2 representing a payment of 4.50 % per court order.	7100-000		\$1,024.79	\$2,918.97

Page Subtotals:

\$5,800.00

\$2,881.03

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ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 14-46169
Case Name: Gary Raminger
Susan Raminger

Trustee Name: Frank J. Kokoszka, Trustee
Bank Name: Bank of Kansas City
Account Number/CD#: XXXXXX0124
Checking

Exhibit 9

Taxpayer ID No: XX-XXX7225
For Period Ending: 12/20/2016

Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
12/05/16	104	Citibank, N.A. C/O American Infosource Lp Po Box 248840 Oklahoma City, Ok 73124-8840	Final distribution to claim 3 representing a payment of 4.50 % per court order.	7100-000		\$42.33	\$2,876.64
12/05/16	105	Pyod, Llc Its Successors And Assigns As Assignee Of Citibank, N.A. Resurgent Capital Services Po Box 19008 Greenville, Sc 29602	Final distribution to claim 4 representing a payment of 4.50 % per court order.	7100-000		\$1,150.33	\$1,726.31
12/05/16	106	Pyod, Llc Its Successors And Assigns As Assignee Of Citibank, N.A. Resurgent Capital Services Po Box 19008 Greenville, Sc 29602	Final distribution to claim 5 representing a payment of 4.50 % per court order.	7100-000		\$121.69	\$1,604.62
12/05/16	107	Pyod, Llc Its Successors And Assigns As Assignee Of Citibank, N.A. Resurgent Capital Services Po Box 19008 Greenville, Sc 29602	Final distribution to claim 6 representing a payment of 4.50 % per court order.	7100-000		\$1,067.61	\$537.01
12/05/16	108	Portfolio Recovery Associates, Llc Successor To U.S. Bank National Association (Us Bank) Pob 41067 Norfolk Va 23541	Final distribution to claim 7 representing a payment of 4.50 % per court order.	7100-000		\$537.01	\$0.00

COLUMN TOTALS	\$5,800.00	\$5,800.00
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$5,800.00	\$5,800.00
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$5,800.00	\$5,800.00

Exhibit 9

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX0124 - Checking	\$5,800.00	\$5,800.00	\$0.00
	\$5,800.00	\$5,800.00	\$0.00
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$5,800.00		
Total Gross Receipts:	\$5,800.00		

Page Subtotals:

\$0.00

\$0.00